

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Hector M. Figueroa  
Debtor

Case No. 17-01768-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 29

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.

db +Hector M. Figueroa, 210 Maple Spring Drive, Kunkletown, PA 18058-8109  
cr +ESSA Bank & Trust, 1065 Highway 315, Cross Creek Pointe, Wilkes-Barre, PA 18702-6941  
4914704 +Citicard, P.O. Box 9001037, Louisville, KY 40290-1037  
4914714 +Discover, PO Box 742655, Cincinnati, OH 45274-2655  
4914715 +ESSA Bank & Trust, formerly known as, Franklin Security Bank,  
1065 Highway 315, Cross Creek Point, Wilkes-Barre, PA 18702  
4914721 +Mark L. Nichter, Esq., 44 South Broadway, White Plains, NY 10601-4425  
4914722 +Midland Funding LLC, 2355 Northside Drive #300, San Diego, CA 92108-2708  
4915654 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4914724 +Pocono Medical Center, 44 South Broadway, White Plains, NY 10601-4425  
4914728 +Transport Funding, 8717 W. 110th Street, Suite 700, Overland Park, KS 66210-2127  
4914729 Walmart/Synchrony Bank, PO Box 965024, Orlando, FL 32898

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4914698 EDI: BANKAMER.COM Aug 11 2017 19:03:00 Bank of America, P.O. Box 15019,  
Wilmington, DE 19886-5019  
4914699 +EDI: TSYS2.COM Aug 11 2017 19:03:00 Barclays Bank Delaware, PO Box 8803,  
Wilmington, DE 19899-8803  
4914700 EDI: CAPITALONE.COM Aug 11 2017 19:03:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083  
4914701 EDI: CHASE.COM Aug 11 2017 19:03:00 Chase Freedom, PO Box 15153,  
Wilmington, DE 19886-5153  
4914703 +EDI: CITICORP.COM Aug 11 2017 19:03:00 Citi Cards, 701 E. 60th Street,  
Sioux Falls, SD 57104-0432  
4914709 +EDI: CRFRSTNA.COM Aug 11 2017 19:03:00 Credit First, PO Box 81315,  
Cleveland, OH 44181-0315  
4914711 EDI: CRFRSTNA.COM Aug 11 2017 19:03:00 Credit First National/Firestone, PO Box 81083,  
Cleveland, OH 44181  
4914713 EDI: DISCOVER.COM Aug 11 2017 19:03:00 Discover, PO Box 15316, Wilmington, DE 19850  
4914712 EDI: DISCOVER.COM Aug 11 2017 19:03:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
4914716 +E-mail/Text: cashiering-administrationservices@flagstar.com Aug 11 2017 19:04:15  
Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639  
4914717 +EDI: RMSC.COM Aug 11 2017 19:03:00 GEICOR/Lowes, PO Box 965005, Orlando, FL 32896-5005  
4914719 EDI: CBSKOHLS.COM Aug 11 2017 19:03:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
4914720 +EDI: CBSKOHLS.COM Aug 11 2017 19:03:00 Kohls, PO Box 3115, Milwaukee, WI 53201-3115  
4914725 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 11 2017 19:04:07 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
4914726 +EDI: RMSC.COM Aug 11 2017 19:03:00 Synchrony Bank/JCPenny, PO Box 960090,  
Orlando, FL 32896-0090  
4914727 +EDI: WTRNBANK.COM Aug 11 2017 19:03:00 TD Bank/Target, PO Box 673,  
Minneapolis, MN 55440-0673  
4914731 +EDI: WFFC.COM Aug 11 2017 19:03:00 WFFNB/Raymour & Flanigan, CSCL DSP TM MAC N8235-04M,  
PO Box 14517, Des Moines, IA 50306-3517  
4914730 +EDI: WFFC.COM Aug 11 2017 19:03:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517  
TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4914702\* Chase Freedom, PO Box 15153, Wilmington, DE 19886-5153  
4914705\* +Citicard, P.O. Box 9001037, Louisville, KY 40290-1037  
4914706\* +Citicard, P.O. Box 9001037, Louisville, KY 40290-1037  
4914707\* +Citicard, P.O. Box 9001037, Louisville, KY 40290-1037  
4914708\* +Citicard, P.O. Box 9001037, Louisville, KY 40290-1037  
4914710\* +Credit First, PO Box 81315, Cleveland, OH 44181-0315  
4914718\* +GEICOR/Lowes, PO Box 965005, Orlando, FL 32896-5005  
4914723\* +Midland Funding LLC, 2355 Northside Drive #300, San Diego, CA 92108-2708

TOTALS: 0, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
John Fisher on behalf of Creditor ESSA Bank & Trust johnvfisher@yahoo.com,  
fisherlawoffice@yahoo.com  
John Molnar on behalf of Debtor Hector M. Figueroa molnar@ptd.net,  
G25801@notify.cincompass.com  
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **Hector M. Figueroa**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5856**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-01768-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Hector M. Figueroa  
aka Hector M. Figueroa Jr.**By the  
court:**August 11, 2017Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**